

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Case No. 18-70651-JAD
	:	
BIBI FATHEMA DOWLUT,	:	Chapter 13
	:	
<i>Debtor,</i>	:	
	:	
	:	Related Document No: 29
NORTHWEST BANK, f/k/a NORTHWEST	:	
SAVINGS BANK,	:	Doc No. 52
	:	
<i>Movant,</i>	:	
	:	
v.	:	
	:	
	:	
BIBI FATHEMA DOWLUT and RONDA J.	:	
WINNECOUR, Trustee,	:	
	:	
<i>Respondents.</i>	:	

ORDER OF COURT

AND NOW, this 3rd day of December 2018, upon consideration of the Motion for Relief from the Automatic Stay (the “Motion”) filed by Northwest Bank, f/k/a Northwest Savings Bank (the “Movant”) and after presentation by the Movant in open Court on the Motion on November 30, 2018, it is hereby ORDERED, ADJUDGED and DECREED as follows:

1. Beginning January 5, 2019, and continuing on the 5th day of each month thereafter until further Order of Court, Debtor shall pay Movant, Northwest Bank, f/k/a Northwest Savings Bank the sum of \$6,640.70 (the “Adequate Protection Payment”), representing the cumulative principal and interest payments that would be due on the loans to Northwest Bank had they not been reduced to judgment and accelerated. Acceptance by Movant is not an admission and Movant maintains that the loans made by Movant to the Debtor are due in full. The Adequate Protection Payment is comprised of the following monthly payments:

1. Loan ending in 7592: \$4,135.14
 2. Loan ending in 2506: \$2,205.56
 3. Loan ending in 8764: \$ 300.00
2. Debtor shall make the Adequate Protection Payment to the following address:

Northwest Bank
Attn: Angela Abreu
100 Liberty Street
Warren, PA 16365

3. On or before January 5, 2019, Debtor shall provide Northwest Bank proof of hazard insurance on their properties;

4. In the event Debtor fails to make any payments as required by this Order of Court, or fails to provide Movant, Northwest Bank f/k/a Northwest Savings Bank proof of hazard insurance on or before January 5, 2019, upon the filing of an Affidavit of Default by the Movant, the Court shall automatically grant Northwest Bank, f/k/a Northwest Savings Bank relief from the automatic stay, without further notice or hearing;

5. The terms and conditions of this Order of Court shall remain in full force and effect, notwithstanding any subsequent conversion of this case to another Chapter; and

6. The Court will schedule trial on Northwest Bank, f/k/a Northwest Savings Bank's Motion for Relief from the Automatic Stay pursuant to entry of a separate order of court.



Judge Jeffery A. Deller sjk
United States Bankruptcy Court

FILED
12/3/18 8:23 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Bibi Fathema Dowlut
Debtor

Case No. 18-70651-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: aala
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613
cr +NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place,
Pittsburgh, Pa 15222-5413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com,
bewmanne@aol.com
Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
James R. Huff, II on behalf of Debtor Bibi Fathema Dowlut jhuff@sfshlaw.com
Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com,
choover@eveyblack.com
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sloane B. O'Donnell on behalf of Creditor NORTHWEST BANK sodonnell@tuckerlaw.com

TOTAL: 12